HABITS

The Ultimate Guide On How to Make New Good Habits That Will Transform Your Life

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Introduction:

Do you wish you were happier? Do you were wish you were financially secure? Do you wish you were more productive? If you answered "yes" to any of these three questions then you will want to keep reading this short book because it is time to quit wishing for these things and start being happier, start spending your time and money wisely, and start accomplishing more. This book presents the common stumbling blocks preventing most of us from experiencing greater happiness, greater productivity, and financial freedom and ways to overcome or work through such stumbling blocks.

The biggest block to success is often simply in our mind. Our past and present experiences and daily routine can put us in a rut which we cannot seem to get out of. It can seem overwhelming and dark with no means of escape. But by using a few easy techniques listed in this book and the willingness to commit to changing your daily habits and thinking, you can soon see the positive results.

When you want things to change it begins with yourself. This book gives you great ideas for taking better care of yourself by creating good and highly effective habits because after all, you are the only you that you have. You need to consider investing in yourself—your care, your happiness, and your health—before you can invest in other things. You have to take care of you and this means changing what you do on a daily basis.

Taking care of yourself, enriching your mind, body, and soul, is also affected by your environment, your habits, and your activity. This short book explains easy ways to make your environment, your habits, and your activities work for you in a positive way. A few simple changes can bring you the positive results you are seeking.

One of the places most of us would like to change is our financial stability. Most of us do not have all the money we want or even need. This book also gives you practical ideas for eliminating bad money habits, saving money, and taking care of yourself and those you love. While spending money on things may seem to enrich your life, this book provides a practical plan for spending your money which will enrich your life (and bank account) in the long run.

We all get comfortable accepting our lives as they are, but being comfortable doesn't mean being happy, content, or financially secure. If you want more out of life—to be more, to do more for others, to live a better life—the ten simple suggestions in this book can help you achieve all of this through the creation of highly effective habits that will get you to the point where you want to be. These suggestions do not call for radical change in your life or your daily living, just trying new things or doing things differently. Read on to discover amazing habits creating techniques that are sure to change your life!

Chapter 1: The Mindset

Improving their life is a common shared goal that most people continually work toward over the course of their aging process. While a lot of these people manage to successfully achieve these desired improvements, the vast majority seems to fail. What is the reason? Do those who are successful possess some kind of special ability that enables them to achieve their goal? Or is it a matter of persistence and dedication? Fortunately the answer is not as difficult as you might think, as it all comes down to a good mindset and the creation of good, highly effective habits.

It is said that it takes approximately 30 days for the average person to successfully change or create a new habit, the reason for this is because most of us don't fully commit with our minds towards achieving the new goal in the shortest amount possible. We often tend to focus on the negatives such as the time and effort that it will take us to accomplish the task rather than the positive benefits that the new habit will bring. In order to be successful in creating any new habit you have to learn to think positive and foresee a positive future, this will ultimately enable to achieve anything you desire.

Any improvement of your life can come down to a single thought. That is because a thought creates a signal and draws in thoughts that are similar in tone. It also sets a tone for the thoughts you give attention to and those that guide your life forward. For those who pay attention to the tone and focus on those that give them joy and positive emotions, it is easier to move toward success. Therefore, your choices to focus on positive thoughts means other positive thoughts will follow.

When you set your mindset to a one full of positive thoughts, you also naturally impact other aspects of your life. Those aspects are usually important ones such as financial stability and your overall satisfaction. When you create good habits, you enrich your life on

a natural progression. With the help of this book, you will be able to make the changes necessary that will allow you to become more satisfied with the mark you leave upon the world.

With this in mind, it is time to release all negativity. Allowing yourself to focus on negative thoughts, is to start an inner dialogue that focuses on issues and problems rather than solutions and the positives in your life, thus attracting to you more of such. That is the opposite direction from an effort to enrich your mind.

There is no success without self-discipline

When it comes to being successful there is one important thing that those who succeed have in common, they have a good self-discipline. People who take the time and effort to discipline themselves are the ones that achieve greatness in every aspect of their lives. Good self-discipline is something that is not easy to obtain but once you do, it enables you to accomplish anything you desire. People with good self-discipline are also able to overcome great odds and setbacks to reach their desired destinations. When you have strong self-discipline you will be prepared to overcome any kind of obstacles that you might encounter on your journey towards creating good habits. Below I have listed some of the setbacks that are a common find on the road to success.

- Someone telling you that you can’t do it

- Some self-doubt on their ability to perform the task

- Limited resources or time

Good self-discipline and a positivity mindset are the two main factors that contribute to

your success, without one of these factors your journey is certain to fail. Think positive, instead of listening to those who say you can't do something, listen to your own inner monologue that supports trying again and finding a way to deal with whatever problem is in your path. Once you have mastered the art of positive thinking, it will be a lot easier for you to find ways to create more self-discipline.

The following methods will help you to embrace as well as increase your positive thoughts and ultimately increase your self-discipline. Once you have established these methods of positive thinking, you are well on your way to successfully creating new and highly effective habits.

Set time aside to analyze what needs to be changed

One important thing that you should consider to incorporate in your daily life is to set time aside to analyze your situation. Use this time every day to think of all the good things you currently have and on ways to change bad things and habits into good things, a good exercise that works really well with this is to write down all your good and bad habits on a sheet of paper, then once you are done writing make a count of the bad and good. If you end up with more bad habits than good, it is time to immediately create plans to change things on your daily routine that will move you towards switching up the scale. Remember to try to make this a part of your routine. For at least five minutes each day you should find yourself seated in a comfortable location, brainstorming on ways to improve your life with good habits.

Be positive in speech

One of the greatest gifts that we have been given by our creator is the ability to choose what we want to focus on and you can apply this ability towards changing your way of thinking. When you feel that your mind begins to get flooded by negative undesired thoughts, find a way to change them and transform them into good positive ones. For example, if you are engaged in a conversation with someone and negative thoughts starts to enter your mind,

switch your focus immediately to something good, you can do this by giving them a compliment or simply by giving them a nice genuine smile. When you are positive with other people you share your emotions, when you share emotions you feel good physically as well as mentally and your inner feelings portray out on your physiology. When you share your positive thoughts and feelings with others you will also be attracting the more positive thoughts and positive people into your life.

One very important thing to point out is to make sure to always try to surround yourself with other positive and action driven people, this will ultimately play a very big role in you being able to easily foresee your success. Surrounding yourself with these kinds of people will also be of great help because it will enable you to support each other in your efforts. Spending time with someone who is negative in both thought and manner will only undercut all your efforts in creating better and more effective habits, these people will always try to give you excuses as of why you shouldn't implement the changes that you are making in your life.

Believe in yourself

Confidence plays a key role when it comes to creating new habits. This is actually true in any endeavor in life. It is particularly important when it comes to working to enrich your life with personal growth. Have faith that your changes will have a successful ending, even if there are setbacks along the way. People who begin a task or go through it with an optimistic perspective tend to find themselves being more successful than those who doubt or believe in failure before even starting.

The elevator to your success might be out of order, but the stairs are always open

Habits aren't always easy to create, the process of reaching them isn't always as easy as getting in an elevator and taking yourself to the top in a short period of time. In order to be successful in creating new habits you need to be willing to pay the price and take things one

step at the time, every day should be a day that moves you a bit closer to toward your desired goal.

Learn from those who have already accomplished what you want

Finding inspiration in the success of others is a common way to find motivation to follow through on your goals. Nowadays there are great inspirational people such as Tony Robins and Mr. Robert Kiyosaki that provide us with the opportunity to learn and grow from their biographies and works, these influential characters give to us the blueprint to follow in order to model their success and improve our lives in a short period of time. They give us access to the techniques and habits that they have used along their journey in order to get to where they are at now. One of the things that I have learned from the teaching of these amazing life coaches about the creation of habits is that when you create good habits you create change, when you create change sometimes your mind sees those changes as a possibility of pain, therefore it is difficult to follow through.

It is important to note that in order to successfully overcome change you need to be willing to be patient, ask yourself, "What is the price I'm willing to pay to reach my goal? You won't always be successful on your first try, not even Tony Robins or Robert Kiyosaki were. Once you know what changes need to be made its time to focus on creating a well detailed plan of action and engrave it in your mind. Creating a plan is crucial because as Lewis Carrol said in his famous quote "If you don't know where you are going, any road will take you there." Make sure to follow through your plan regardless of the circumstances, be willing to stay strong whether it's when walking through the beautiful garden full or roses or the small lonely path full of thorns.

The following are some more examples of people and events that didn't achieve success on their first try but kept pushing and stuck to their plans until obtaining the desired outcome.

Colonel Sanders, the creator and founder of the fast food chain Kentucky Fried Chicken

(KFC) did not see success until after years of submitting his recipe to dozens of potential restaurants.

Thomas Edison the inventor of the light bulb, was not able to make his invention work until the 10th thousand time.

The first book from the now famous book series "Twilight" was rejected 14 times by different publishers before being accepted and achieving today's massive success.

Just like these people never gave up on their ventures, you should never give up when creating new habits. If you persist you will almost always come out successful. If you ever find yourself at the point of giving up, remember the following famous quote from the great motivation speaker and best-selling author Brian Tracy.

"Winners never quit and quitters never win"

Try new things

It is hard to find enrichment in the routines you established years ago and have not changed. Bad habits are easy to create but bad to live with, always be on the lookout to find new things that will add value to your life. Make a firm decision in your life to create new habits whenever possible, as well as to create new self-implied challenges.

In the vein of creating new habits and challenges to help you grow, here are a couple of ideas:

- **Keep a habits Journal** – Write down all the bad habits that you are ready to change in your life and replace them with positive ones. Do you want to start waking up earlier? Do you want to start cleaning your room every day? Do you want exercise every day? By writing your new habits down you unconsciously create a sense of obligation and are more likely to follow through. When you write down your new habits along with a

plan to achieve them, you create a contract within yourself and are twice as more likely to follow through.

"A goal without a plan is just a wish"- **Antoine de saint-exupéry**

Consider the following tips for writing in a habits journal: Focus on the most important habits you want to change. This really allows you to experience the joy and foresee the success of the changes. Focus and visualize the good impact that these new habits will have in your life. In that vein, take your time while you are writing in your journal. Relive why you are implementing these changes and the reasons why you are grateful of the benefits that each new habit will bring into your life. Do not set a time frame or a number of things to write. Simply work to find habits that you strongly believe are the priorities.

- **Workout your brain**- Leaving hands and mind idle is not a good way to create new habits. Learning something new or focusing on a new collection, learning about that collection or perfecting a new craft help you feel accomplished and feeling good about yourself.

- **Learn and listen to many voices but create your own conclusion** – Having certain opinions and mindsets is what makes you who you are. However, that does not mean you have to be closed off to the opinions and facts put forth by others. Try reading a book every once in a while that is in direct contrast to your goals, find out more ways and ideas that could expedite your journey. This helps to open your mind to new knowledge and new opportunities that could help you simplify the path to achieve success with your new habits.

Work on your new habits everyday

As said at the beginning of the book, takes the average person approximately 30 consecutive days to replace a bad habit or create a new one in their lives, therefore it is essential to remember to work on your new habits every single day. Being able to remember to work on your habits is an area that will set you apart from the 90% of people that set out to create new habits, and will help you greatly to improve your life. We humans are creatures of habits, we tend to get up, get ready and head out to work or school almost every day. We always seem to have a destination, a purpose, a task to complete, that all continues from day to day which often forces us to forget to stop and analyze our lives to create small changes of improvement.

After you create a new habit, make sure to always take some time out of your day to work on your improvement. It doesn't always have to be a significant block of time. You can implement this time into the five minutes you should already be using to brainstorm and analyze your current life situations.

Chapter 2: Activity and Environment

Habits can improve or destroy your life, good high quality habits will give you the force to tackle any task and become unstoppable. You can create habits on many things in your life. Want to get to work earlier? Want start to read more? Want to find the motivation to work out and get yourself in shape? Creating new healthy habits can greatly contribute to the way you feel physically and emotionally, in this chapter we will talk about how you can use good habits to improve your well-being. That means improving your physical health and removing any elements of distractions that could influence you to procrastinate.

Activity

Clearing your mind can go a long way toward helping you improve your ability to focus on positive thoughts and improve your mental faculties. Sometimes, however, the thoughts are stressful or so consuming that you need to use up some energy in order to clear your mind and re-focus. The following options are great ways to use up that energy to create new healthy habits and clear your mind from the negatives.

Take a daily walk

Exercise is beneficial to the mind and the body. Keeping your body healthy helps you to be able to focus on mental expansion and continue to enrich your mind. Taking a walk each day gives you a set time to clear your mind and enjoy the physical activity. It also allows you to feel like you have more accomplished at the end of the day.

Practice yoga

Yoga is a relaxing way to exercise and clear your mind to encourage deeper thought it can help you concentrate and give you energy to create in your life. For those of you who have not previously attempted yoga, here are some tips of poses that can be helpful for

beginners.

The Mountain Pose is done standing up straight with relaxed shoulders. Arms should be at your sides and weight should be evenly distributed. Take a deep breath and raise your arms over your head, making sure your palms are turned inward. Stretch your fingers toward the sky.

The Warrior Pose is also done standing. With this pose, feet should be three to four feet apart. Turn your right foot out to 90 degrees and turn your left foot inward slightly. Relax shoulders, then bring arms out to your sides palms downward. The arms should be straight out from the shoulders. Bend the right knee slightly, turn head to look in the direction the right fingers are pointing. Hold for one minute.

The Seated Twist is another beneficial Yoga pose. This pose begins with you seated with legs extended. Cross the right foot over the outside of the left thigh. Keep your right knee pointed toward the ceiling. Place the left elbow on the outside the right knee, and use the right hand to balance by resting it flat on the floor out slightly from the body and behind your right side. Twist to the right using your abdominal muscles and keeping the buttocks on the floor. Hold for one minute.

Enroll in an exercise class

Exercise helps create endorphins that improve your mood and clear your mind. Meanwhile, you are toning your body and staying healthy by burning calories. The additional benefit of enrolling in an exercise class is to try a new activity that you have not done previously. Also, you meet new people, which allows for new interactions and the ability to expand your thought process and your social activities.

Developing relationships in exercise class is a side benefit of the opportunity to work out and clear your mind through exercise and after doing these previous activities for 30 days they will become a habit and a routine that will actually be fun and enjoyable.

Environment Changes

Having a good environment to create good and effective habits is important. The condition of your home and the areas where you spend the majority of your free time are important to your ability to think and find creative solutions to the issues you wish to resolve.

De-clutter your living space and organize possessions

A cluttered home is the sign of a cluttered mind. When you are attempting to improve your mental faculties in route to creating good and effective habits, it is a good idea to look at your physical surroundings.

Being organized is healthy for the mind as well as helping avoid a stubbed toe or general frustration.

Studies have shown that living in a cluttered space makes it harder to focus on tasks and accomplish them. Therefore, getting organized, having a specific place for your possessions and maintaining a space that is not cluttered can vastly help you think more clearly, be more positive and follow through with your new personal goals into becoming a more productive and successful person.

It can be argued by some that having a consistent level of chaos in your home is something that you can get used to and look beyond when it becomes necessary to complete a task. While this is true to some extent, it still requires time and effort to get used to living in a chaotic environment and takes some effort to continually ignore the chaos to complete tasks.

It is much easier to expend the effort to clean and organize your living space. This will allow you to find satisfaction in accomplishing something big. Then, you have a better starting point for all future tasks that require your time and focus such as the creation of new habits.

Fix the items on your to-do list

Everyone has a few things in their living space that annoy them. Those things might be latch that slips, a lightbulb that flickers... a door that squeaks or sticks. Those small details, although not a big interfere with your productive way of thinking and prevent total peace of mind.

Therefore, instead of expressing the intent to fix the issues in the future, it is a good habit to take five to ten minutes, four times a week to improve your living conditions.

Now, if you want to scale things up by taking a few hours once every week, you can probably address the majority of the list you have adding up to the back of your mind. Move from room to room, fixing small annoyances as you go. This will help you feel comfortable and at peace in any room of your house. This will also, give you a sense of accomplishment and give you motivation and confidence to move forward.

Chapter 3: Good Money Habits

Habits for financial improvement

When looking to create new habits you will want that these habits are also able to positively influence your way of handling money, you need to adjust your perspective. Instead of thinking like an average person, you need to learn to think like an investor. After all, this is your life and you are the one that benefits from better decisions, good habits and worthwhile investments. Consider your life and wallet the ultimate investment. Therefore, care must be taken with decisions. The following common investment tips can apply quite well to your efforts to enrich your bank account through good money habits.

Habits to think like an investor

When making a decision, people typically see the immediate outcome and how they can benefit right now. Technology and society's perceptions have resulted in the focus on immediacy and seeing the results NOW. However, with your life and your wallet on the line, it is best to take a step back and plan.

Whenever you make decisions based on emotions you could feel accomplished and happy for a few days, however, once that hype wears off you will begin to realize that you might not really need what you now have that bad anymore. Therefore it is important to create a habit that will help you to always think like an investor.

Investors recognize that a small success now is not helpful if it will deprive them from crucial steps to achieve their final desired outcome. For example, it's been a long day and

you are debating on whether to pass by the drive through of one of your favorite fast foods restaurants or prepare dinner at home. You have no interest in going to a sit-down restaurant where you can pay more for healthy food that someone else cooks. Let’s analyze the pros and cons of each one of these options and the consequences that each one might bring down the line.

In the short-term, swinging through the drive-thru saves you the energy and time that cooking the food yourself might require, as well as it provides a quick meal. Buying a hamburger from your favorite fast food place is also not very likely to cause much stress on your wallet as it tends to be fairly inexpensive, this could also be added to the benefits list. You may very well be tempted to opt for this solution to tonight's dinner debate.

Taking a step back, though, you realize that you are trading quality and healthy foods for more free time and a cheaper cost temporarily could bring disadvantages in the future, as explained in the next few sentences. When you develop habits to sit back and analyze things like an investor you will be able to see things that many others won’t, for example: Eating fast food too often can result in significant health problems with time. That could mean a lot of money and time that you will be forced to commit down the road as you schedule doctor's appointments and pay office co-pays and doctor bills. Meanwhile, your health will be in danger and your ability to do the things you enjoy may also be compromised along with time freedom. The cheap quick meal from the fast food restaurant tonight could end up costing you a significant amount of money and time in the future.

The better choice, even though it means time and effort tonight, is to go home and cook the healthier meal. This will not only guarantee you to save you time and money in the long run by staying healthy and fit, but you could also be able to save some leftovers to snack on at a later time, thus also saving you money in the present.

Focus on the basics first

Another consideration for how you handle life decisions is if you have a secure base. Having a basic understanding of things goes a long way toward allowing you to pursue enrichment.

For example, people who have a strong understanding of their financial situation and a good balance of income, versus bills and savings do much better financially than those who are struggling to live paycheck to paycheck and do not have the most basic understanding of how to budget their income. Nowadays it's unfortunate that most people don't take the effort to create good money habits, such as these.

In order to be able to create good money habits, you need to be able to feel confident that you can tackle down the task. Creating new good money habits will also improve the confidence that you need in order to better handle your money, as well as give you the opportunity to seek out investments to make your money grow.

One important tip in today's times is to truly understand how far a dollar goes. For your next trip to the grocery store, take cash. Spend what is in your wallet. See how far that amount really goes. Compare prices and look at the brands you tend to purchase versus comparable brands and see where some changes can be made. All of this is a good step toward recognizing where you are financially, and analyze the potential you have to be able to save more and enrich your wallet.

Diversify

The last step is similar to what is mentioned in the previous chapter, you can not grow if you don't try new things. That means you cannot make money if you continue with the same routine.

"If you continue to do the things that you have always done, you will continue to get the things that you have always gotten" – **Tony Robbins**

This is particularly true if your routine involves ending your months with more month at the end of the money, with no savings and no money set aside in case of emergencies or opportunities for financial improvements.

Expanding your opportunities, getting rid of bad money habits and replacing them with good ones is a very important and smart thing to do for yourself. Below are 10 habit ideas that you can use for saving money and can help you on your efforts to break free from living paycheck to paycheck or living without savings.

Money saving habit ideas

Turn Off the Television

Turning off the television for part of the day can be helpful in a few ways. It will help you save electricity which can help you to reduce your monthly balance. It also forces you to find an alternative focus. That alternative focus can provide an opportunity to take up a new hobby, learn something new or brainstorm ways to save money or pay off debt.

An even better option is to get rid of cable or dish contracts altogether. These tend to cost a lot of money and often provide many channels that you might not be interested on. Today, thanks to the beauty of the internet you are able to find and acquire streaming services that provide the shows available on TV at a much cheaper cost. One small drawback that these streaming services might have is that there may be a longer wait for new episodes, but this is something that might not have that much of a negative impact in most people's cases.

Write a Shopping List and Stick to It

Stores depend on your impulse buys to make more money. Therefore, saving your wallet a big hit is as simple as preparing before you go to a store, purchasing the items on the list and avoiding anything extra. Keep track of extra purchases you did not make for two weeks,

and you are guaranteed to be shocked by how much more money you have as a result. Also, make sure to never head out to grocery shopping when you are hungry as it has been stated by research that you are more likely to buy groceries that you might not really need.

The 30-Day Rule

With the fact that society encourages instant gratification, it is far too easy to spend money now and get the item, even if in the long run you may realize it was not worth the expense. For items that are not needed, it is a good idea to wait 30 days. See if you still have the strong desire to make the purchase after 30 days have elapsed. Most of the time, you will find out the desire has passed and you have saved yourself the money for other, more necessary or more worthwhile purchases.

Along with this rule, practice the 10-second rule. When you are in a store and adding an item to the cart, make yourself use the next 10 seconds to determine why you are buying it, if you need it and whether you will use it immediately. If you cannot justify to yourself the purchase of said item, return it to the shelf.

Simplify

Get rid of things you don't need or use: Now is the time to truly evaluate all the things you have stored in your home, taking up space and not getting any use. If you have items that you can make money from or are simply not likely to be used again – get rid of them. Sell them and put the money away, thereby taking a positive step toward enriching your wallet. You can also give those items away, providing you with a sense of accomplishment both for helping others and for clearing your home of unnecessary items that are taking up space and gathering dust.

Create a good habit of staying home for family nights, focus on simple entertainment for children. There are plenty of ways to entertain children. You may think they need expensive trips or exciting toys that come with a shocking price tag, but in reality children are often by

entertained by the simplest toys or with someone that dedicates them time and gives them love. That can be as simple as a trip to the park, a scavenger hunt you make up on the fly or drawing on the very cheap and easily acquired medium of paper.

Give yourself a chance to be creative, and usually your children will appreciate that more than having lots of money spent on a trip or activity. It also enriches your minds with habits that could help them to solve future problems, with the side benefit of saving you some extra cash which could be used towards their college funds.

Buy Quality and/or Buy Used

Here is another area where thinking like an investor can help you greatly. It may seem easier to buy a cheap appliance when it is needed and replace it later "when you have more money." However, the reality is that buying a quality appliance at a higher price now will save you money on both repair and replacement. It will last longer and work better than a cheaper version of the same item.

If you are looking for a high-dollar item, it may be worthwhile to purchase it used. There are people that for some reason always like to buy brand new items, and they tend to want to recoup some of the cost when they no longer need it or have replaced it when it is still in good shape. For these items, you will not lose anything to purchase used. Instead, you save a few dollars and still get the quality item that will last.

Make Visual Images for Your Debt

If your main goal is to get rid of your current debt, make a chart of the debt and mark down all of your progress. This can be a great incentive to pay down the amount you owe, simply to see your improvement on a chart.

The flip side of this is the debt snowball. Planning the debts and the order in which you want to pay them off can help you create a snowball of success. Begin with smaller debts so you can feel the thrill of accomplishment when they are paid off. This typically helps increase your drive to pay off those bigger debts. Then, you can make a plan to pay those off as well.

Take Advantage of the Library

The library is a forgotten resource in countless ways. Most libraries offer events for children free of charge. There is entertainment for those in the family that are constantly in need of distraction.

Libraries offer the books and magazines free to those with a library card. If you don't have a card, you still have the option of going to the library and reading the items within the building. That is free of charge. The library provides opportunity to learn new things, access information in several ways and learn about almost anything you could possibly need to learn about.

Libraries are a neglected source in most communities. Keep your library alive simply by taking advantage of all the benefits the benefits that it offers. This is a three-part success. You can enrich your mind and wallet by learning new things and doing so free of charge. This ultimately enriches your life, even more so if you develop new relationships or interests as a result of regular library visits.

Band Together to Save Money

This is two-fold. If you and friends or loved ones are all trying to save money, work toward it together. If you are setting a goal that takes a lot of effort, share that goal with others so they can cheer you on as you make progress. Then, you have someone to support you at every point when you see progress. In return, you do the same for them.

The second part of this is that the group can get together and do activities in a cheap or free manner. If everyone is trying to save money or work toward a goal, they are more receptive to doing activities that entertain without draining the wallet. Most things are more fun as a group, and that idea includes saving money.

Use Automatic Payment Whenever Possible

No one likes to pay bills. However, people tend to lose money when they forget a bill or pay it late. This is because there are fees or penalties for not paying the bill on time. Meanwhile, many programs are available that offer incentives to do an automatic payment. This not only saves the money on penalties, but it also can save you even more as you take advantage of the incentives offered.

Be Positive and Look Forward

You will make mistakes and backslide on occasion. Everyone does. Instead of focusing on the mistakes you make, let them go. Look toward the goals you have set, look ahead to see another area where you can save money. Be confident you can get back on track and immediately focus on that. Do not focus on the past and things you cannot change. This is true in all aspects of life but particularly financial decisions that you cannot take back.

Chapter 4: Enrich Your Life with Good Habits

Creating good habits means happiness and overall success

As noted above, your thinking process and your outlook on life can change your entire path to success. Sometimes when you find yourself in the process of creating new habits, you might often find yourself on a mental block. In order to find success, and overcome these mental blocks you simply need to address the way you think. Focus on the positives and always look for ways to find new path or solutions. A great technique to find solution to any of your problems is explained below.

Technique of the 10 Solutions

The technique of the 10 solutions is a great way to get out of a rut of thinking and make great progress on new habits. With this technique, you address a problem you have by coming up with 10 possible solutions.

Consider this example. Let's say you want to get a new car but don't have the money to do it. In order to get the funds for one, you can do the following 10 things:

1. Get a part-time job and put that money aside toward the new car
2. Get a loan from a bank
3. Find a family member who can loan you the money
4. Cut out one unnecessary expense that you have monthly. Put that money away toward

the purchase of the car.
5. Sell furniture that you do not need in order to buy a car.
6. Learn a trade (at the Library) and begin making projects to sell to save money
7. Find a family member that will give you a car and allow you to work off the cost.
8. Have a garage sale of used clothes and items in your home. Put money toward a new vehicle.
9. Offer to do odd jobs for money for the older people in your neighborhood.
10. Advertise a particular skill you have and a rate you prefer to be paid (dog walker, wood carver, etc...)

Do the previous exercise every time you find yourself stuck in a problem and you will begin to see how good answers and ideas come to you.
You can use this technique anytime you find yourself stuck on a way to approach and accomplish a new goal or habit.

Stop procrastinating

Create a new habit to keep track of the time you spend on various activities with no productive value, write down these activities on a sheet of paper and use the 10 solutions technique to find ways to spend some of that time in a more productive manner. Do this for a week and you may be amazed at how much time will be able to free up to use on your more critical tasks. Some of the activities that you might want to find ways to deduct time from are the following:

- watching television
- aimlessly checking for updates on social media
- overly use of texting

- surfing the internet without purpose
- playing video games
- trying to solve unnecessary problems

Now that you have found the amount of time that can be better used, consider the following activities of where to implement this time in order to live a more productive life.

- Organize: If you find that you have a hard time keeping your space organized, spend this free time putting away things that aren't in their place. You can also work productive or creative ways to get rid of items that have been piled up over time and are taking space in a zone of your house.

- Do a Project: This goes back to enriching your wallet. This time can be better used toward making additional income in some manner, such as writing freelance or crafting items that can be sold.

- Brainstorm: If there are issues in your life that you still would like to resolve, the time you spent on mindlessly watching television or surfing social media can go toward using the technique of the 10 solutions to find a way to resolve any issues.

- Make New Goals: If you want to reach a certain new level of enrichment, create a list of goals that get you there in a step-by-step manner. This is another productive way to use time otherwise on things that could be beneficial to your life and contribute to your self-growth.

- Exercise: This is a productive way to stay healthy and burn calories, clearing your

mind and paving the way for a more positive outlook on life.

- Update Charts for Debt Resolution: If you have adopted the idea of keeping track of your debt and the progress you are making toward paying it off, this time that was otherwise spent on mindless pursuits can be used to update the chart and help push you toward making more progress.

Stop Multi-tasking: The key is FOCUS

Despite the intention and serious effort, multi-tasking does not save time or improve productivity. Instead, it lowers quality and still takes the same amount of time that doing the multiple tasks one at a time would take. This is usually because it is easier to get distracted when you are attempting to accomplish more than one task at a time. A good habit to develop in order to be successful on any of your endeavors is the habit of focus.

Focus is important. Throughout this book, we have mentioned various ways to accomplish enrichment through the creation of new habits. This is because they are useful, but only if you have the intention to be successful and the fortitude to focus on the task and work on it until the end.

Changing your focus improves your attitude and your perspective. Getting away from negative ideas and negative influences helps you become more positive. This flows into every aspect of your life, eventually allowing you to enrich everything and improve your satisfaction levels with your lifestyle and decision-making. A better attitude means success in all endeavors.

A good way to sharpen focus is to create successful routines. Consider the following as a guide to sharpening your focus.

1. Sit down and evaluate your life. Choose three areas that seem very disorganized and cost you a lot of time that could otherwise be productive.

2. Create routines that will improve your productivity and the smooth flow of those areas of your life.

3. One at a time, begin practicing these routines. For each new routine, allow a month to get used to the routine until eventually it becomes a habit. Expect to have days where the routine fails utterly. Try again the next day.

4. After the month of trying each new routine, sit down and evaluate the successes and failures of that particular routine. Adjust the routine as necessary.

Conclusion:

I hope that this book has given you some new ideas on how to create good and highly effective habits – from your mental faculties to your overall life and satisfaction levels. The creating of good habits will help you to get the discipline to take on better and larger tasks. By being able to create good habits you will impact your life in a great scale, you will be able to see the improvement that you have always desired and will accomplish any task no matter the level of difficulty.

With this book in your possession, I hope you feel confident enough to move forward with your efforts. May your life be enriched and your desire for knowledge and life improvement be quenched after reading these pages.

If you have enjoyed this book feel free to leave me an honest review with your feedback on its amazon page. I will greatly appreciate it.